FIGURE 1

(11013

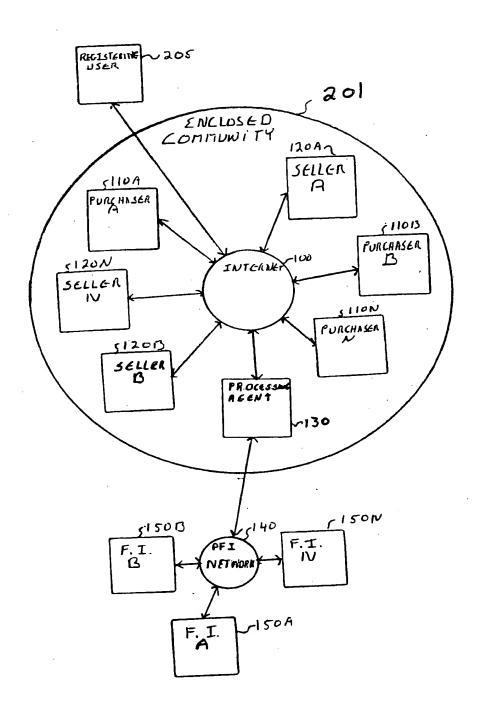
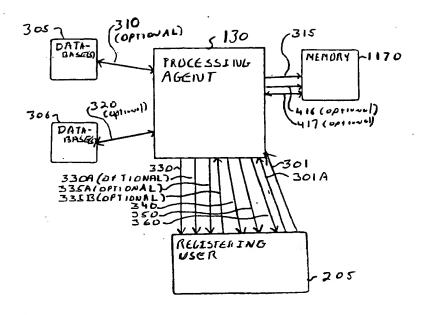


FIGURE 2



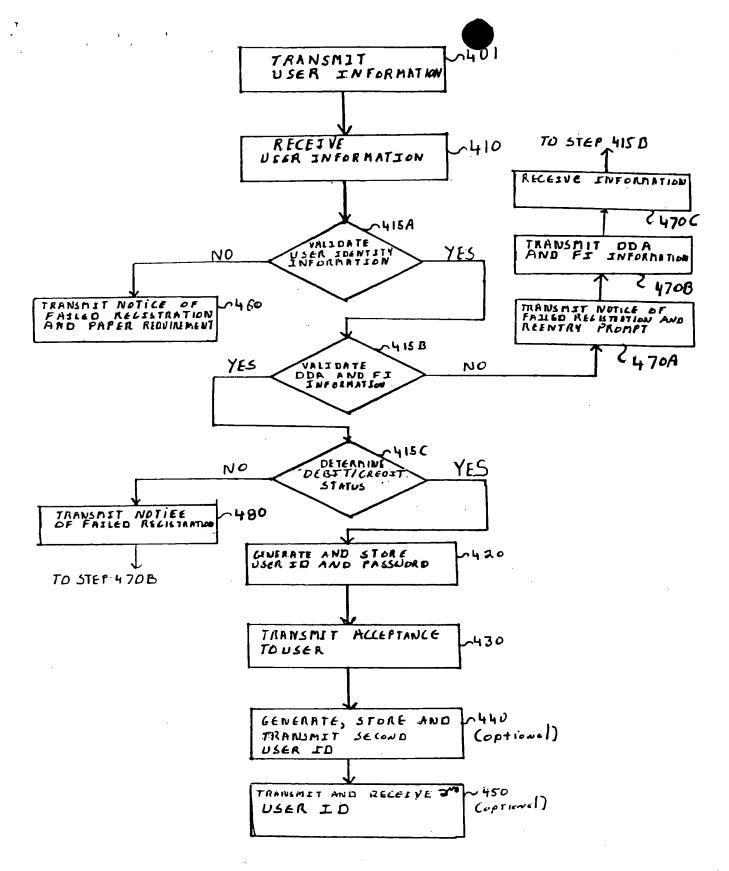


FIGURE 4

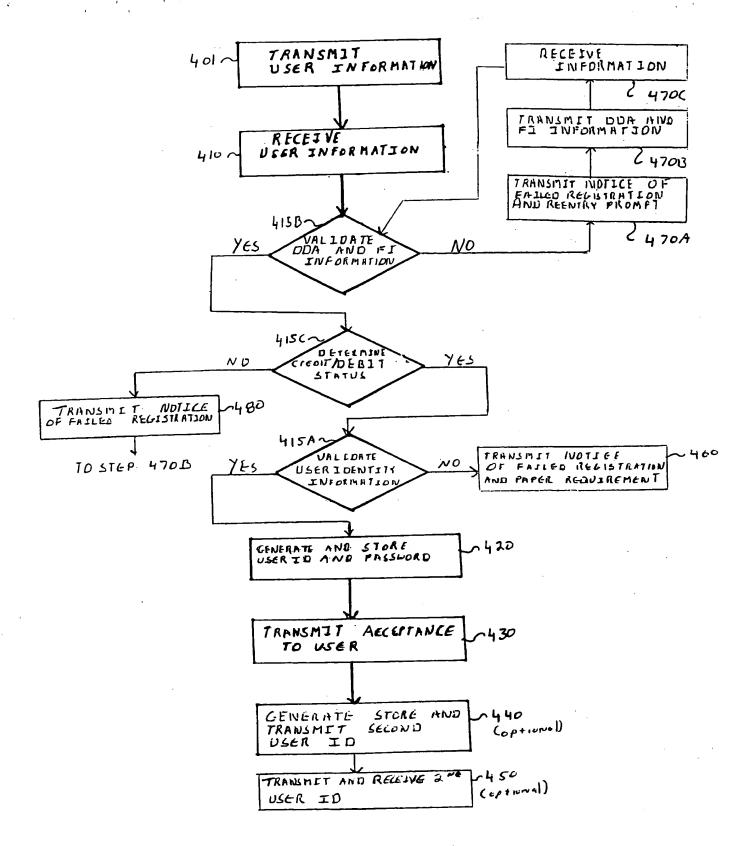


FIGURE 5

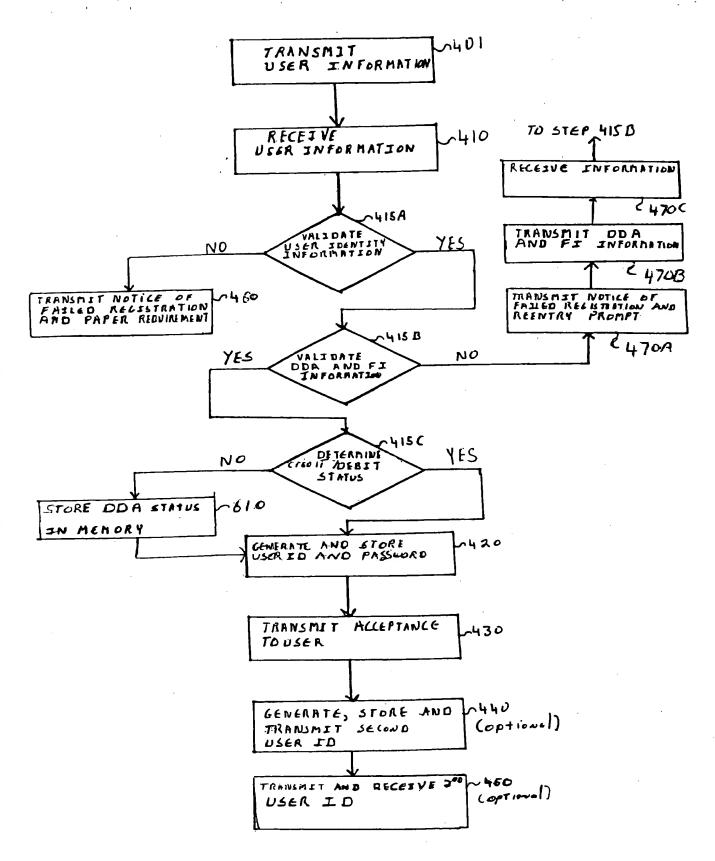


FIGURE 6

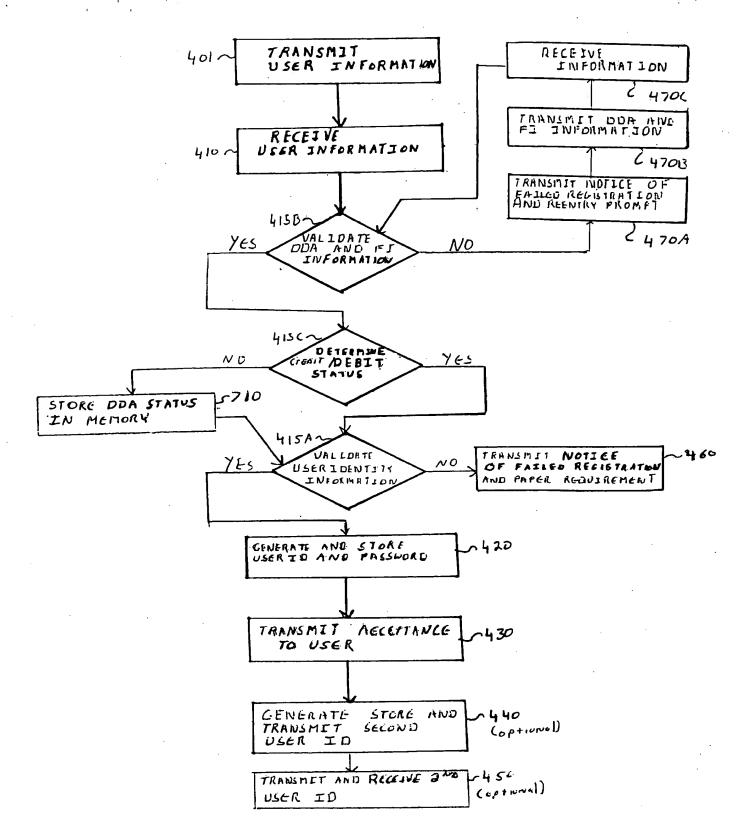
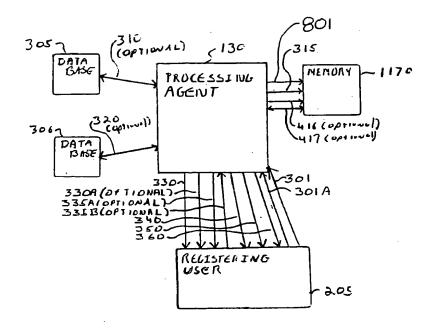


FIGURE T



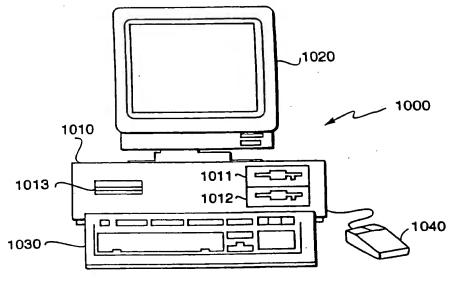
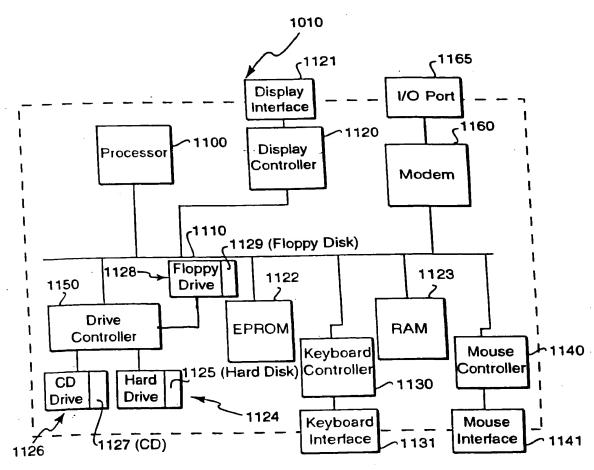


FIG. 9



HEURE 10

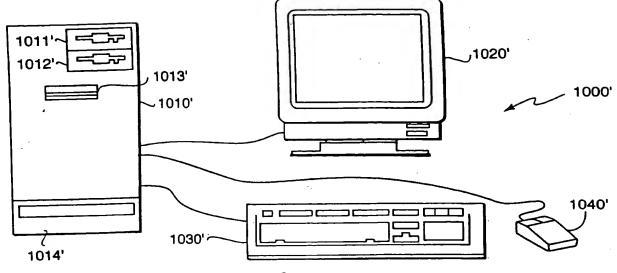


FIG. 11A

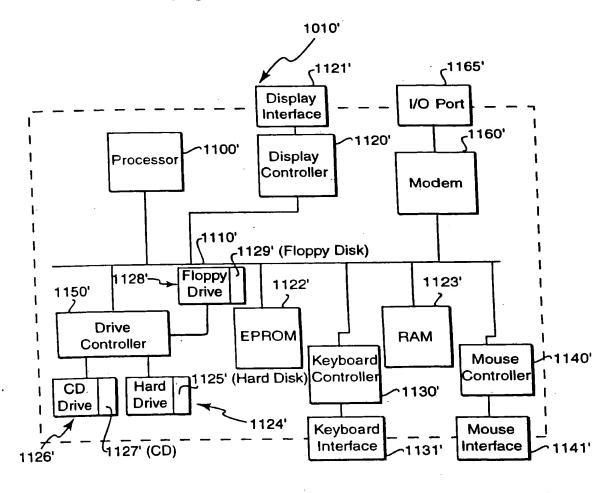


FIGURE 11B

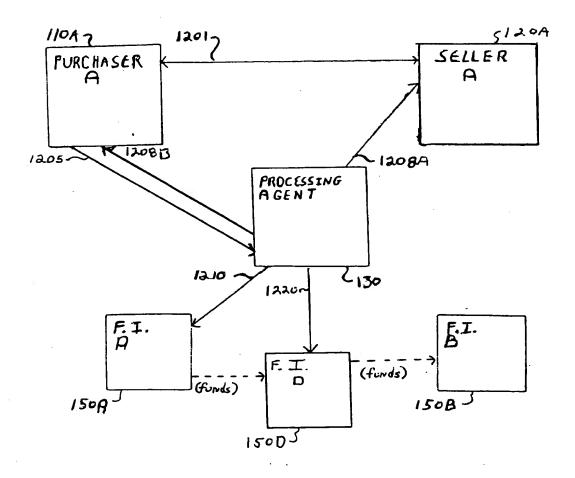
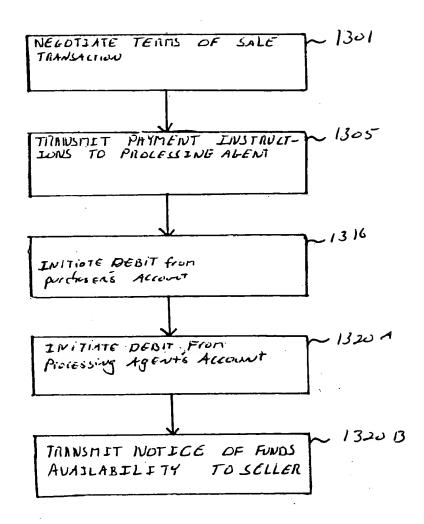
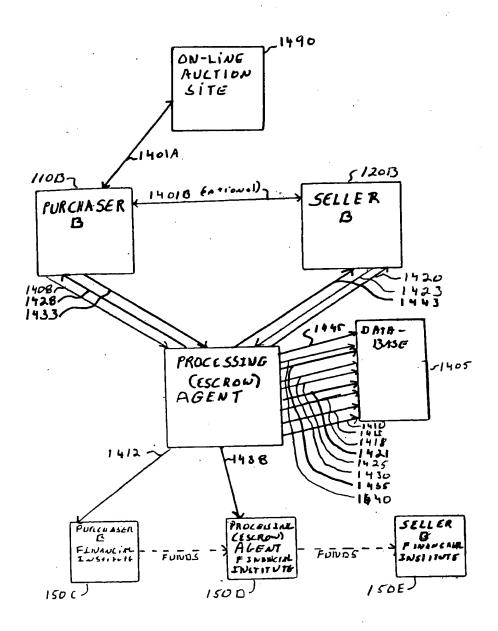


FIGURE 12





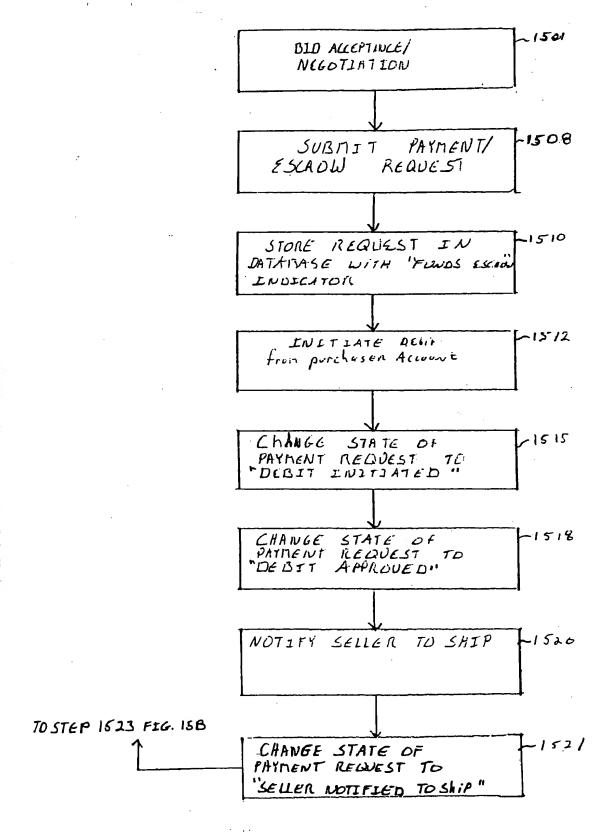
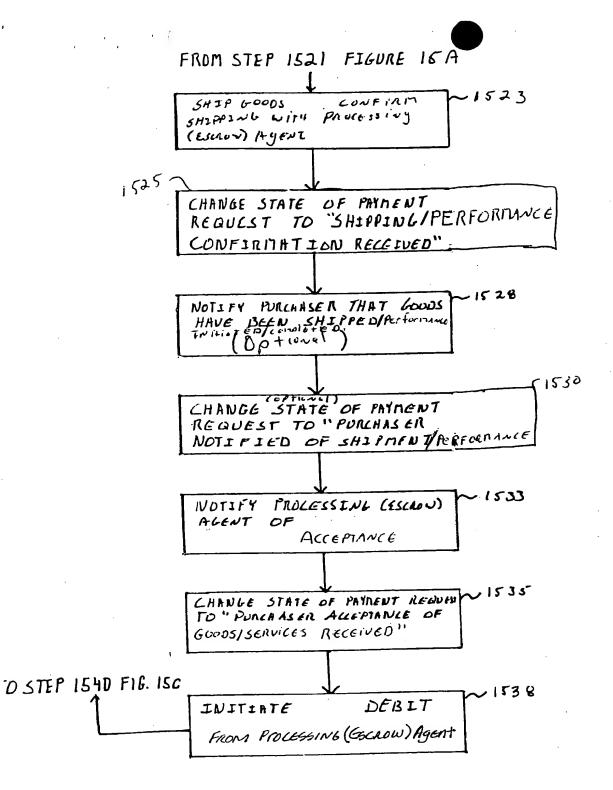
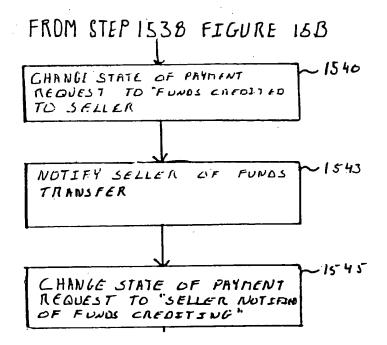


FIGURE 15A





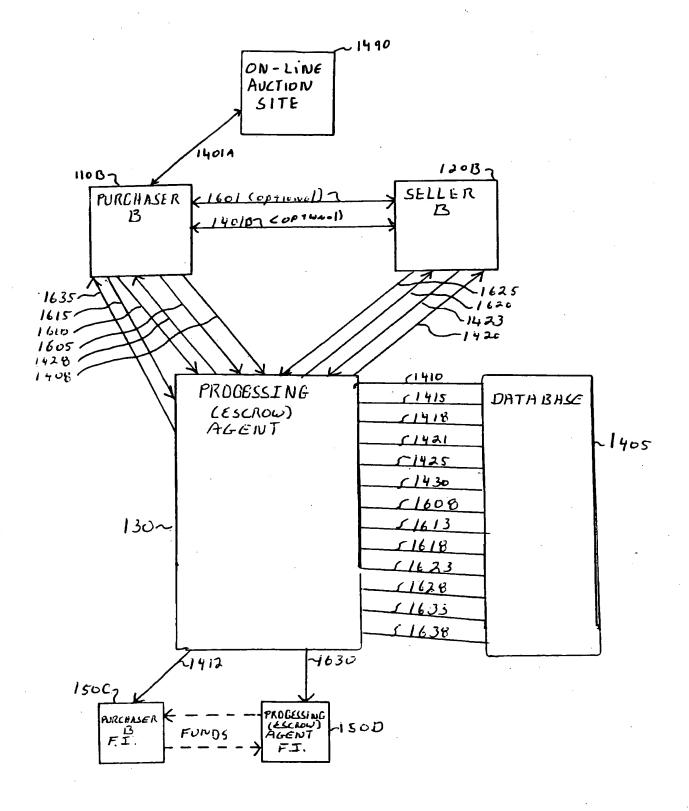
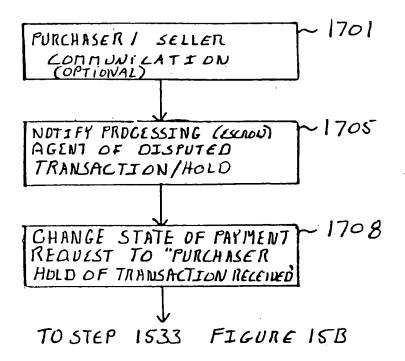


FIGURE 16



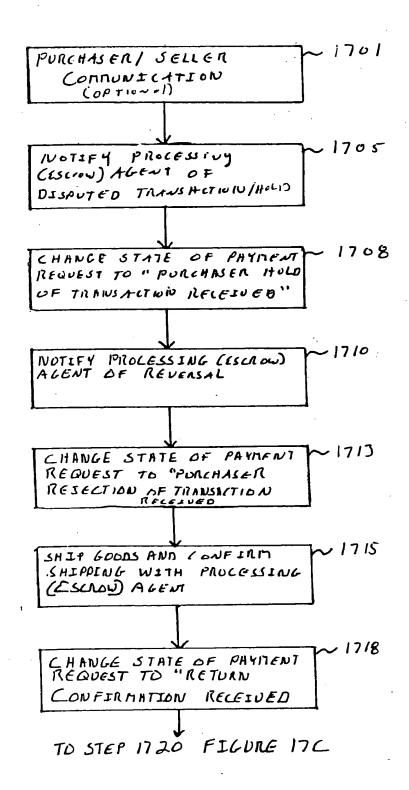


FIGURE 17B

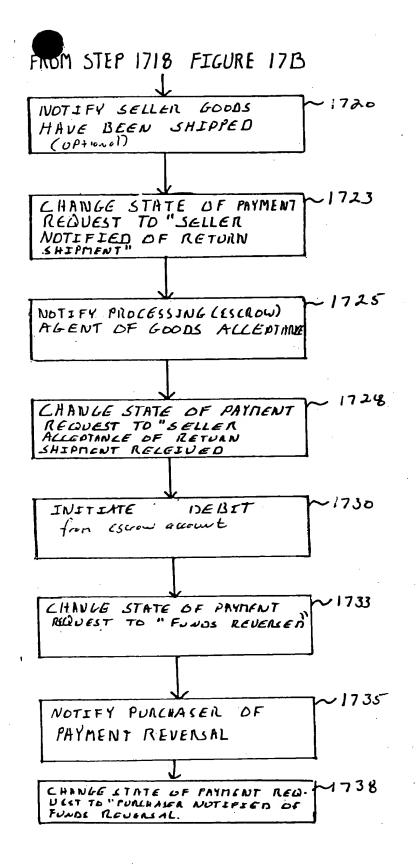
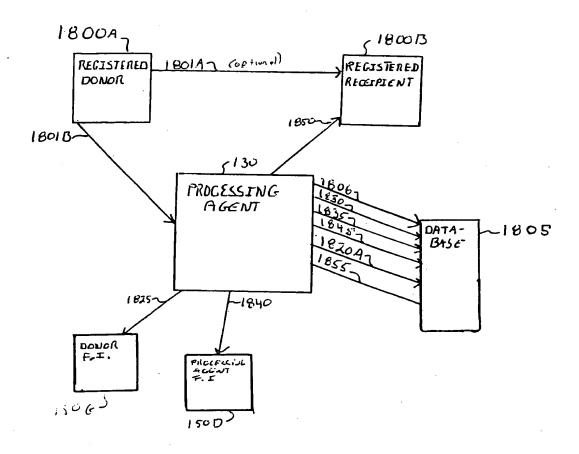
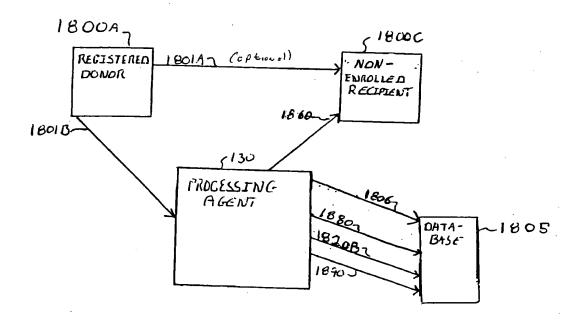


FIGURE 17C





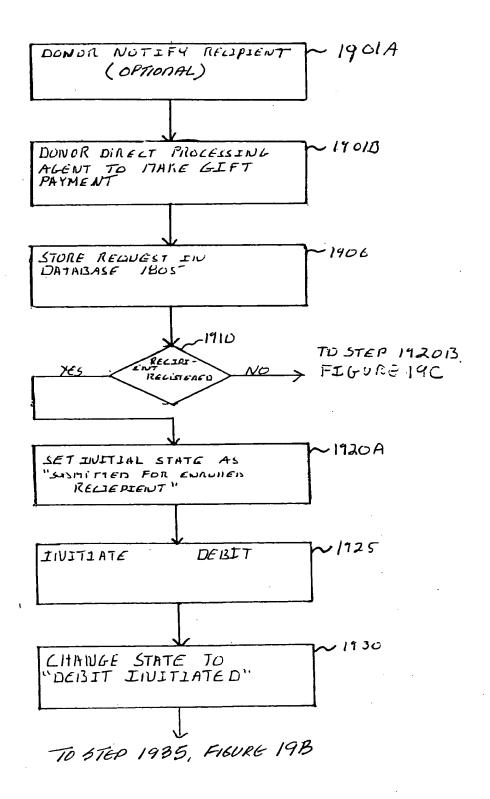


FIGURE 19 A

CHANGE STATE TO "DERIT 1435 CHANGE STATE TO "DERIT 1440 INITIATE DEBIT 1445 CHENGE STATE TO "FUNDS CIREDITED TO RECLEPIENT" NOTIFY RECLEPIEN OF FUNDS AVAILABILITY CHANGE STATE TO "RECLOSENT 1955 NOTIFIED OF FUNDS CREDITIAL"

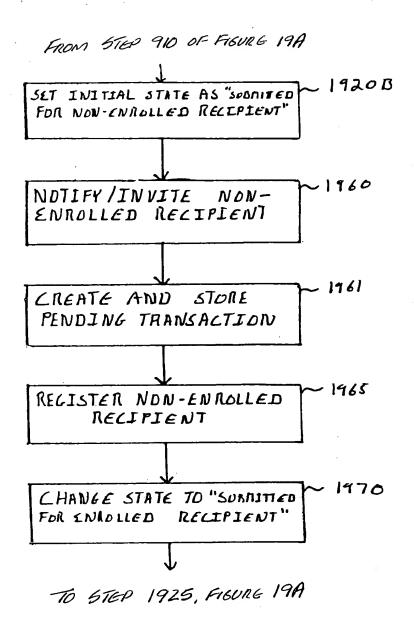


FIGURE 19C

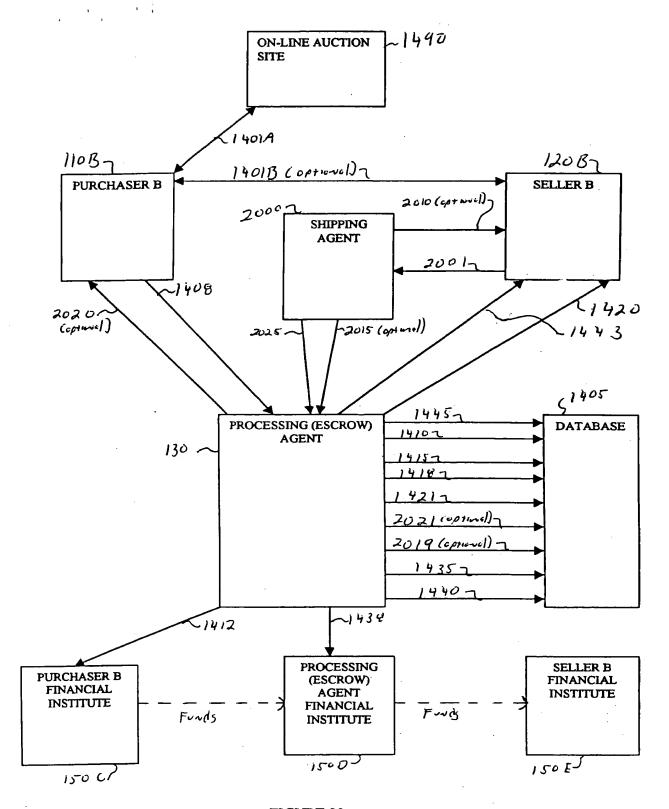


FIGURE 20

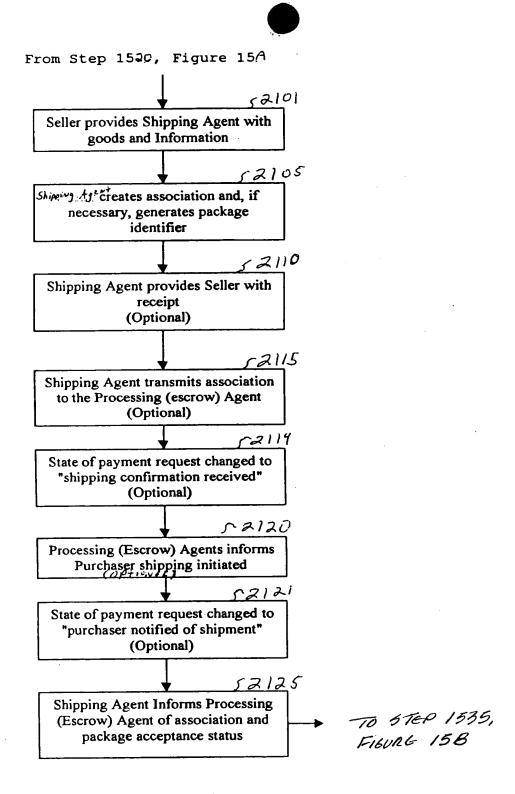


FIGURE 21

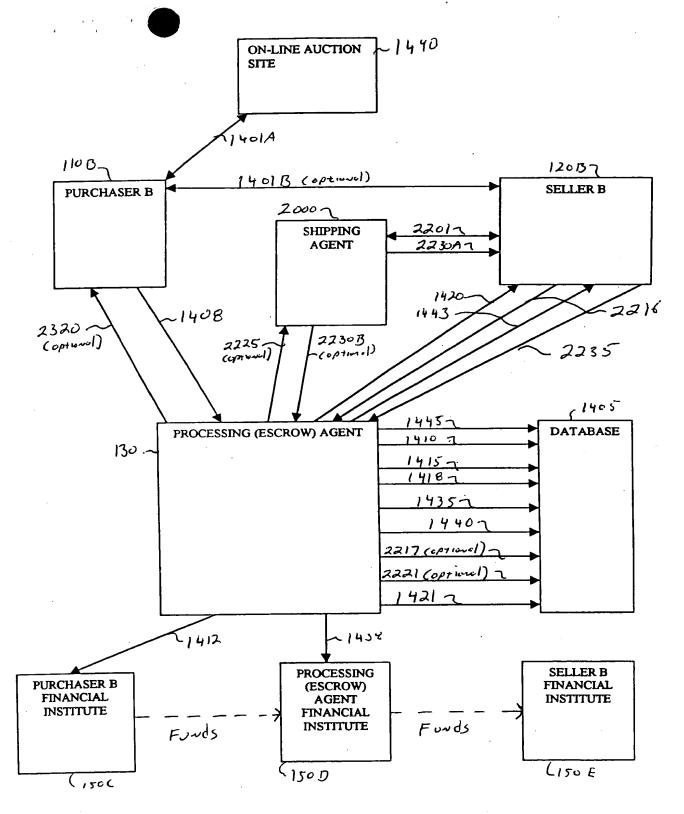


FIGURE 22

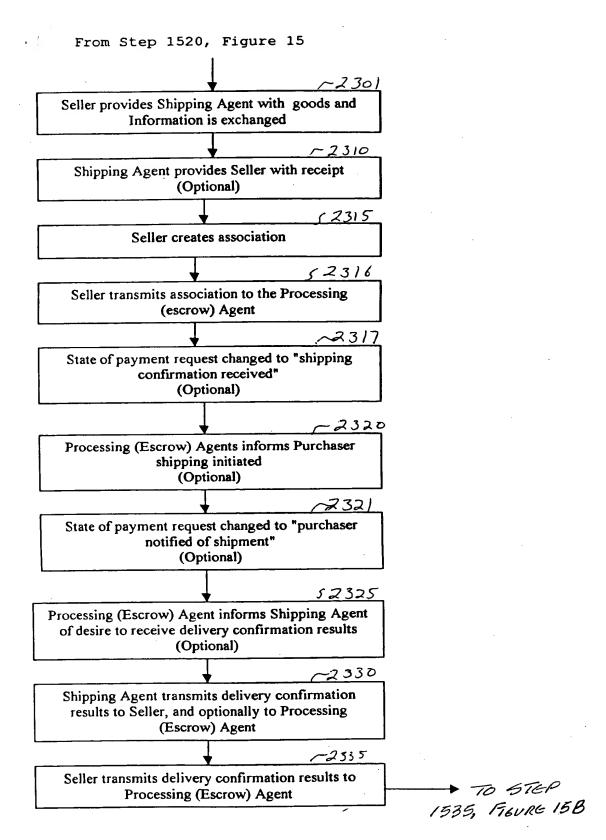


FIGURE 23

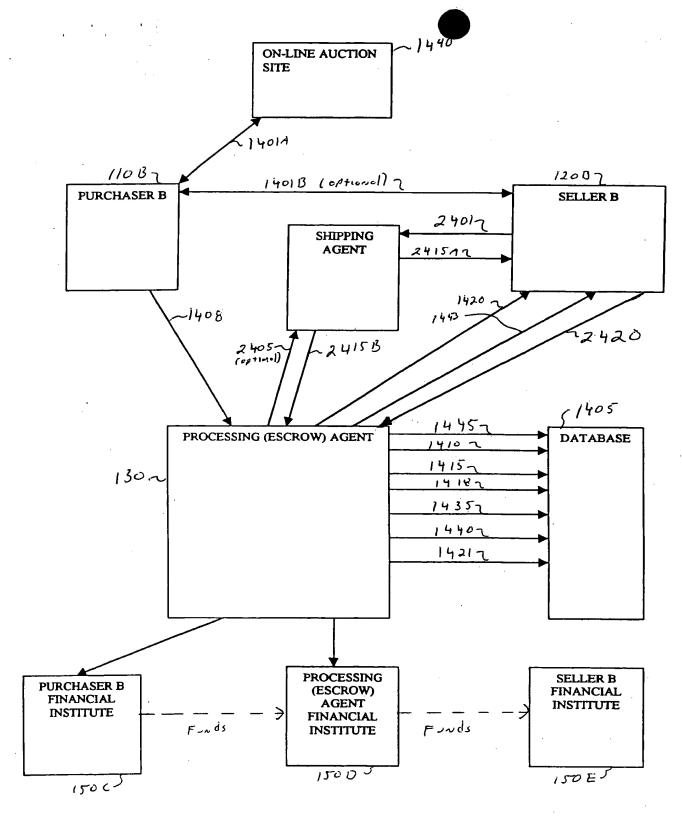
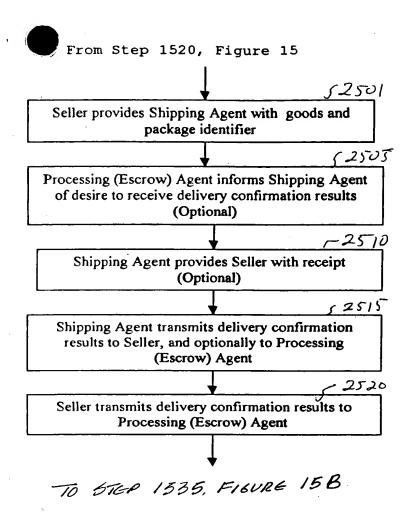
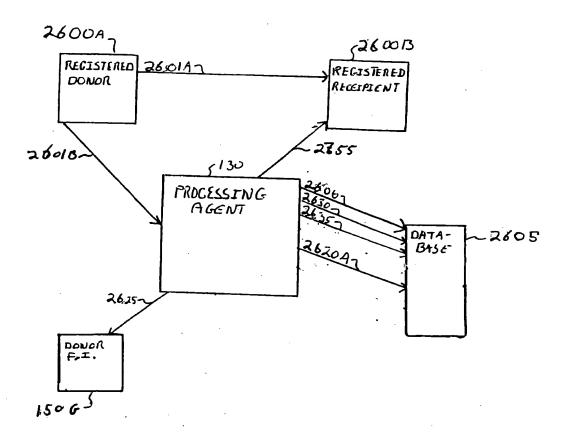


FIGURE 24





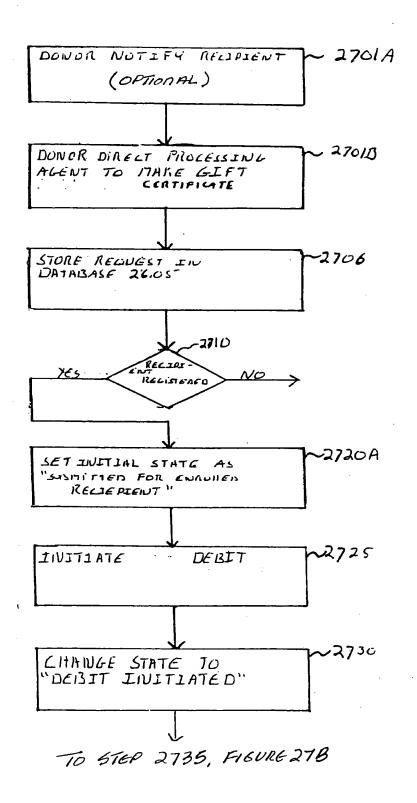


FIGURE 27A

CHANGE STATE TO "DERIT 27.55 CHANGE STATE TO "RECIDIENT NOTIFIED OF ELECTAMIC CIFT CONTIFICATE AVAILABILITY

FIGURE 27B

